

Article - Insurance

§15-814.1.

(a) (1) In this section the following words have the meanings indicated.

(2) (i) “Diagnostic breast examination” means a medically necessary and appropriate examination of the breast that is used to evaluate an abnormality that is:

1. seen or suspected from a prior screening examination for breast cancer; or

2. detected by another means of prior examination.

(ii) “Diagnostic breast examination” includes an examination using diagnostic mammography, breast magnetic resonance imaging, or breast ultrasound.

(3) (i) “Supplemental breast examination” means a medically necessary examination of the breast that is used to screen for breast cancer when:

1. there is no abnormality seen or suspected from a prior examination; and

2. there is a personal or family medical history or additional factors that may increase an individual’s risk of breast cancer.

(ii) “Supplemental breast examination” includes an examination using breast magnetic resonance imaging or breast ultrasound.

(b) This section applies to:

(1) insurers and nonprofit health service plans that provide coverage for diagnostic breast examinations or supplemental breast examinations under individual, group, or blanket health insurance policies or contracts that are issued or delivered in the State; and

(2) health maintenance organizations that provide coverage for diagnostic breast examinations or supplemental breast examinations under individual or group contracts that are issued or delivered in the State.

(c) (1) Except as provided in paragraph (2) of this subsection, an entity subject to this section may not impose a copayment, coinsurance, or deductible

requirement on coverage for diagnostic breast examinations or supplemental breast examinations.

(2) If an insured or enrollee is covered under a high-deductible health plan, as defined in 26 U.S.C. § 223, an entity subject to this section may subject diagnostic breast examinations or supplemental breast examinations to the deductible requirement of the high-deductible health plan.